

## IN THE CLAIMS

Please amend Claims 1, 2, and 4, add Claims 9-11, and cancel Claims 3 and 5-8.

The following is a complete listing of the claims in this application, reflects all changes currently being made to the claims, and replaces all earlier versions and all earlier listings of the claims:

1. (Currently Amended) A method for facilitating a non-currency-based transaction ~~involving a secondary transaction number~~, the method comprising the steps of:

selecting, by a user, at least one of a good and a service to purchase from a merchant;

selecting a non-currency-based program of a provider to pay the merchant;

authenticating both the user and the merchant with the provider;

identifying, by the provider, a non-currency-based account of the user, the non-currency-based account being associated with the non-currency-based program;

designating a primary account of the user that is funded by the non-currency-based account when facilitating the transaction at the provider to be used to fund a primary account, the primary account having a primary account number that is configured for at least a currency-based transaction;

generating, after the selecting steps, a secondary transaction number (STN) and associating the secondary transaction number STN with the primary account, the STN being used during the non-currency-based transaction; and

converting accumulated non-currency-based tender value in the non-currency-based account into a first corresponding cash equivalent and determining that the first corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with the at least one of a good and a service; currency to fund the primary account;

creating a non-currency-based-account-STN profile comprising a non-currency-based cash equivalent amount available to the STN;

providing the STN to the merchant and the merchant then requesting authorization of the transaction using the STN, the merchant requesting authorization over an authorization network;

authorizing the transaction, by the provider, the authorizing comprising:

recognizing that the STN is associated with the non-currency-based account;

determining if a limited-use parameter is associated with the STN and, if so, determining whether the limited-use parameter associated with the STN is satisfied;

converting accumulated non-currency-based value in the non-currency-based account into a second corresponding cash equivalent and determining that the second corresponding cash equivalent is not less than the transaction amount;

reducing the cash equivalent amount available to the STN, as stored in the non-currency-based-account-STN profile, by the purchase amount;

recording a record of the transaction in the non-currency-based-account-STN profile;

determining if a limited-use parameter is associated with the primary account and, if so, determining whether the limited-use parameter associated with the primary account is satisfied; and

settling the transaction, the settling comprising:

determining if a record of the transaction exists in the non-currency-based-account-STN profile; and

deducting a corresponding cash equivalent of the transaction amount from the non-currency-based account.

2. (Currently Amended) The method of Claim 1, further comprising the steps of designating ~~conditions of use~~ limited-use parameters and associating the parameters ~~to~~ with the STN secondary transaction number.

3. (Canceled)

4. (Currently Amended) The method of Claim 1 [[2]], wherein the settling further comprises ~~comprising the step of processing a transaction settlement request from a second party relating to a transaction involving the secondary transaction number, wherein the transaction comprises a transaction amount, and wherein the processing step comprises the steps of:~~

capturing transaction settlement information in a financial capture system,

creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

forwarding the transaction settlement information to an accounts receivable system;

recognizing that the transaction settlement information comprises an STN  
~~secondary transaction number~~ that is associated with the non-currency-based account; and

issuing a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.

5-8. (Canceled)

9. (New) A computer readable medium storing instructions for executing steps to facilitate a non-currency-based transaction, the steps comprising:

selecting, by a user, at least one of a good and a service to purchase from a merchant;

selecting a non-currency-based program of a provider to pay the merchant;

authenticating both the user and the merchant with the provider;

identifying, by the provider, a non-currency-based account of the user, the non-currency-based account being associated with the non-currency-based program;

designating a primary account of the user that is funded by the non-currency-based account when facilitating the transaction at the provider, the primary account having a primary account number that is configured for at least a currency-based transaction;

generating, after the selecting steps, a secondary transaction number (STN) and associating the STN with the primary account, the STN being used during the non-currency-based transaction;

converting accumulated non-currency-based value in the non-currency-based account into a first corresponding cash equivalent and determining that the first corresponding cash equivalent is not less than a transaction amount, the transaction amount being at least a portion of a price associated with the at least one of a good and a service;

creating a non-currency-based-account-STN profile comprising a non-currency-based cash equivalent amount available to the STN;

providing the STN to the merchant and the merchant then requesting authorization of the transaction using the STN, the merchant requesting authorization over an authorization network;

authorizing the transaction, by the provider, the authorizing comprising:

recognizing that the STN is associated with the non-currency-based account;

determining if a limited-use parameter is associated with the STN and, if so, determining whether the limited-use parameter associated with the STN is satisfied;

converting accumulated non-currency-based value in the non-currency-based account into a second corresponding cash equivalent and determining that the second corresponding cash equivalent is not less than the transaction amount;

reducing the cash equivalent amount available to the STN, as stored in the non-currency-based-account-STN profile, by the purchase amount;

recording a record of the transaction in the non-currency-based-account-STN profile;

determining if a limited-use parameter is associated with the primary account and, if so, determining whether the limited-use parameter associated with the primary account is satisfied; and

settling the transaction, the settling comprising:

determining if a record of the transaction exists in the non-currency-based-account-STN profile; and

deducting a corresponding cash equivalent of the transaction amount from the non-currency-based account.

10. (New) A computer readable medium according to claim 9, further comprising the steps of designating limited-use parameters and associating the parameters with the STN.

11. (New) A computer readable medium according to claim 9, wherein the settling further comprises the steps of:

capturing transaction settlement information in a financial capture system,

creating an accounts payable file and routing the accounts payable file to an accounts payable system for payment processing;

forwarding the transaction settlement information to an accounts receivable system;

recognizing that the transaction settlement information comprises an STN that is associated with the non-currency-based account; and

issuing a credit from the non-currency-based account to the accounts receivable system, wherein the credit from the non-currency-based account offsets at least part of the transaction amount.